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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3026



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Jeremy Clifford et al.) Group Art Unit: 2161
)
Application No.: 09/838,194) Examiner: Unassigned
)
Filed: April 20, 2001)
)
For: SYSTEM AND METHOD FOR)
OFFERING CUSTOMIZED)
CREDIT CARD PRODUCTS)

Commissioner for Patents
Washington, DC 20231

Sir:

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SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached. Also enclosed is the PCT International Search Report dated January 27, 2003, issued in connection with a counterpart Application No: PCT/US02/08269.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

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This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

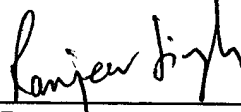
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
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Dated: April 23, 2003

By: _____


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INFORMATION DISCLOSURE CITATION

Atty. Docket No. 05793.3026	Serial No. 09/838,194
Applicant Jeremy CLIFFORD et al.	
Filing Date APR 20, 2001	Group: Unknown

U.S. PATENT DOCUMENTS							
Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate	
	5,970,478	10/19/99	Walker et al.	705	35		
	6,014,645	01/11/00	Cunningham	705	38		
	6,088,686	07/11/00	Walker et al.	705	38		
	6,374,230 B1	04/16/02	Walker et al.	705	35		
	6,422,462 B1	07/23/02	Cohen	235	381		
	2002/0069122 A1	06/06/02	Yun et al.	705	26		
	2002/0069158 A1	06/06/02	Larkin et al.	705	38		

FOREIGN PATENT DOCUMENTS							
	Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No	

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	PCT International Search Report issued in a related PCT Application No. PCT/US02/08969; January 27, 2003; 6 pages.

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce